

Arizona Republican's Editorial Page

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FRIDAY MORNING, DECEMBER 3, 1915

Their's not to make reply,
Their's not to reason why,
Their's but to do and die.
Alfred Tennyson.

The Closure

The only argument against the closure rule which is proposed by some of the democrats of the senate to apply to that body, has been that the utmost freedom of debate on the part of a minority puts a brake upon unwise legislation. And it has been pointed out that legislation that would have been disastrous has been prevented in that way.

But, at the same time the absence of the closure has often prevented good legislation, desired by a clear majority of the senate and desired by a majority of the people of the country. The dilatory and obstructing practices of the senate should be maintained only upon the theory that more bad than good legislation is proposed in that body. That theory would be an argument against the very existence of the senate.

Those dilatory practices have more often than not been made to serve special privilege in the past. It is much easier to control a minority which is in a position to control a majority by holding proceedings at a standstill than it is to secure control of a clear working majority.

The national administration usually desires the removal of obstructions when its party is in control of congress, and the present administration especially desires prompt and unobstructed action on several measures, among them the defense program. But it is doubtful whether the democratic party leaders as a rule will favor the application of the closure now. They will have in mind that during the greater part of the time since the outbreak of the civil war, the democrats have been in the minority in the senate. The leaders are also aware that it is rather by accident that the democrats are now in control of the senate and that the results of most political accidents are susceptible of repair. The chances, therefore favor the return of the republicans to control, if not in the next congress, in an early congress. To them, therefore, the rule of unbridled senatorial courtesy is preferable to closure. The time has been, and may come again, when a minority party has been saved by a twenty-six hour speech.

But the people of the country would rather see the public business dispatched promptly. While they do not believe that the minority should be oppressed by a tyrannical majority, they do not believe that a majority should be thwarted by a minority.

The Name of Phoenix

A correspondent this morning, confessing his own orthographical sins, finds a mitigating circumstance in the fact that there are other offenders, and he especially chides The Republican for spelling the name of this town, "P-h-o-e-n-i-x" when it should be "P-h-e-n-i-x."

A town, like a man, may spell its name anyway it pleases and that then becomes the right and lawful way, so that for all purposes the name of this town is "Phoenix." We are aware though that the United States government has always spelled the name of Phoenix without the "o."

But for the right, which we have said, attaches to towns and people to spell their names as they choose, we would be in the wrong considering the circumstances in which the town was named. "Phoenix" was suggested by a certain Lord Dupper, an educated Englishman who should have known better, as the proper name for a place which had risen on the ruins of a prehistoric town as the fabled bird of Arabia rose from its ashes.

Now, that bird was the phoenix. The name was originally spelled "fenix." There is no Phoenix of which we have any knowledge except this and some other towns whose names are spelled arbitrarily, and a plant of the palm species known as the Phoenix Palm.

A citizen of Phoenix is sometimes called a Phoenician, the spelling being different from the name of an inhabitant of ancient Phoenicia. So, it appears that we of Phoenix have not much logic or precedent on our sides. If the elder Mr. Weller could spell his name "with a V. Samivel," there is no reason why we may not decorate Phenix with an "o."

The Rival of Tatooch

Our esteemed neighbor, the Tucson Citizen, whose monomania is temperature as given out by the weather bureau, is congratulating itself on having secured the elevation of Tucson to the level of Tatooch, in the state of Washington, in the matter of weather reports. The minimum as well as the maximum temperature of Tucson will now be paraded before a waiting world.

Tatooch, of course, is comparable to Tucson in nothing except in respect to the attention it receives from the weather bureau. For that, Tatooch owes its position on an island off the Washington coast

where advance information of coming changes in the weather are flashed to the mainland. Tucson, likewise is indebted, for the belated attention it is receiving, to its favorable geographical position, its location as the residence of our friend, Allan B. Jaynes, who has given the weather bureau no rest, night or day, until it has agreed to come through with minimum temperatures.

Still, the cup of happiness of the Citizen is not quite full. It wants the temperature taken from the roof of the agricultural building on the University campus instead of at the Desert Laboratory, eleven miles east of Tucson. We will watch the outcome of this demand with great interest. If Brother Jaynes can get away with a suggestion to the department as to where it shall take temperatures, we will put in a demand that the summer temperature of Phoenix shall be taken in the storage room of one of our ice factories and then we can advertise Phoenix as a summer resort and show the figures.

There is one thing more the Citizen demands as a condition precedent to a permanent and lasting peace and that is that the weather bureau shall quit, and abstain from the practice of making its figures show that Phoenix has a lower temperature than Tucson in the summer time, in the face of a difference in favor of Tucson of a thousand feet in the altitude of the two candidates for meteorological honors. We would suggest that one hundred miles difference in latitude in favor of Phoenix ought to be counted in somewhere, but we will not insist on this point lest we be drawn into a controversy that now seems in a fair way to settlement.

Demand for Unskilled Labor

If the reported conditions in Chicago form a true indication, there should be fewer soup kitchens this winter, in the large cities of the country at least, as there is already an embarrassing scarcity of unskilled labor. It is also announced that there is a shortage of railway laborers in fact, more railway laborers are wanted than can be found to work.

Not many months ago, according to the Chicago Tribune, 2,000 idle persons gathered before sunrise every morning at the gates of the large packing houses, in the hope of obtaining a single day's work. Now the column in line has dwindled to less than 200, and these are mostly men who are too old to work or are physically incapacitated. The able-bodied men have found employment, and no longer stand in line and appeal for a single day's work.

The situation on the railroads where grading is in progress is, it is said, becoming difficult. Chicago is the great unskilled labor market in this country, and it can by no means meet the demands. The Italians, Greeks and Poles are not there. If they have not gone abroad and joined their national colors they have found steady employment. Padrones can no longer round up 200 or 300 laborers with pick and shovel in an hour or two, and railway people are frantically offering \$3.15 per day with free railroad fares, good accommodations and no commissions charged. Still they cannot obtain the desired men.

The experiment is being made of importing negroes from the south to work on northern and western railroads. Recently, through a free employment bureau, a big gang of negroes was sent to Ohio from St. Louis to work on a railroad grading job. Some of the large employers of unskilled labor appear to see in the great number of negroes in the Black Belt of the south a relief from present conditions; but it is doubtful if they are to be subject to doubt.

In the meantime the wages for unskilled work in the west and northwest are increasing and desirable laborers are inclined to "pick and choose." If the present wave of "prosperity" continues there is a probability that even unskilled labor will command high prices, at least until the end of the war.

The war is said to be costing Switzerland \$1,500,000 a day because of the large body of troops which it is obliged to maintain under arms to protect its neutrality. But the bill presumably looks small when it considers what has taken place in Belgium.

The critical and infallible New York Sun announces in somewhat inflammatory headlines that the government has "cut radius cost 200 per cent." This is some cut. Just figure on it a bit. When the cost is cut 100 per cent it disappears and there is no cost at all; the cut article becomes free. Now, proceed to reduce it 200 per cent more and "where are you at?" Starting in to buy one ounce, you find yourself confronted with three ounces. The government will, indeed, have to do a big business at that rate in order to make it pay.

A Japanese coronation ceremony seems to be so long that by the time it is ended the emperor is ready to succumb to the ravages of time and everything is set for the coronation of his successor. Thus, in a sense the honors are largely posthumous.

LUCY LANE.

I was the daughter of one of our best families,
Living in a distinguished house,
On the best street in town,
I was carefully reared and protected,
And was never allowed to go to the depot to see
the trains come in.
Or do any of the things you nice girl would do,
Lizzie Casey and Annie Glen met every train.
And flirted with all the traveling men,
And knew all the professional ball players,
And all the horse jockeys that came to town.
Horn Spoon said they would meet a bad end,
For that was a girl's way to ruin.
Lizzie married a banker in Glenwood,
And rides in her own limousine.
And has two flaxen haired daughters
Who aren't allowed to go to the depot.
Or do things that no nice girl would do,
And Annie married a farmer out Jefferson way
And has eight healthy, hearty, bony checked children.
And I lived an old maid all my life.
In our distinguished house
On the best street in town
And died there.

And couldn't even have Mrs. engraved on my tombstone.
—Mary Katherine Reedy in the Book Review Digest.

RATES NOT EXCESSIVE BUT REDUCTION OF FIRE LOSSES WILL CUT INSURANCE COST

Fire Insurance Committee
of Chamber of Commerce
Makes Report that Every
Citizen Should Study,
Says Secretary

PREPARE NOT TO CUT RATES LATER

New Building Ordinance
and More Paving Recommended
as Best Means of
Converting Companies to
Lesser Rates

Fire insurance rates in Phoenix will not stand another reduction now, according to a report by the special committee of the chamber of commerce, adopted at yesterday's regular meeting of the board of directors. Phoenix can expect no further reduction, on account of the fact its losses are higher than any city in a state that leads the union in percentage of risks lost by the insurance companies.

But Phoenix can have lower rates in a year or two, if some highly necessary changes are made in the building ordinance. Secretary Welch of the chamber of commerce says that every property owner ought to read the report, study it, and be prepared to back up the chamber in its coming fight to make Phoenix a better city for property owners.

REPORT OF FIRE INSURANCE COMMITTEE

Your committee was appointed to investigate the fire insurance rates in Phoenix, for the purpose of endeavoring to secure lower rates by virtue of the recent extensions in paving and improvements in the fire department.

In 1909 insurance rates in Phoenix were generally reduced, and the fire insurance rates today are those which were made effective at that time.

In 1911 the engineers of the National Board of Fire Underwriters made an extensive report upon the fire risk in Phoenix and included recommendations for the improvement of the then existing conditions. All of the important recommendations of those engineers have been carried out. The city heretofore should have materially reduced fire losses.

Your committee has endeavored to secure a comparison of the rates established in Phoenix with the rates of other cities in Arizona, and also with other cities in the west. In this work we feel deeply indebted to Mr. Frank Shedd of the Arizona Equitable rating office, and to Mr. E. M. Davis, manager of the Arizona Fire Insurance company who have been of great assistance. A report made by Mr. Davis, which is attached and from which we shall frequently quote, gives in great detail the comparative insurance rates, etc., etc.

The residence insurance base rates in Phoenix are the same as those in Tucson; those of El Paso are 10 per cent higher, and those of Los Angeles, Douglas and Prescott 17 per cent higher. In California the residence base rates of San Francisco, San Jose, San Diego and Los Angeles are the same as in Phoenix, while the base rates of Santa Monica, South Pasadena and one section of San Diego are about 26 per cent lower. Those of Los Angeles, Pasadena, Riverside, San Bernardino, Santa Barbara and Ventura

are to make a comparison of the base rates of Phoenix with the base rates of other cities in the west, it is obvious that the base rates in Phoenix are higher than in any other city in the west, and that the ratio of losses per \$100 of risk in Arizona is higher than in any other state, in a country the extent of fire losses is a national disgrace, should be sufficient to arouse the people of Phoenix to energetic efforts to better this condition.

We therefore desire to lay before you, certain facts concerning conditions in Phoenix, and to suggest an aggressive attempt by the chamber of commerce to have the recommendations herein contained fully carried out.

Building Restrictions
The building restrictions in Phoenix have always been lax. No adequate building ordinance is even now in effect, so that buildings have been erected which create local conflagration hazards. The proposed building ordinance is far better than any previous ordinances, but this has not been passed by the city commission. While a building might be erected in any section of the special fire district in such a manner as to get the lowest possible rate, the fact that it would be exposed by other buildings not having proper fire walls would detract from the credit it would have for perfect construction. A general reduction in the rates on mercantile properties is therefore the proposed building ordinance immediately, embodying certain slight changes which we suggest.

The frame porches in the special fire district are a great fire menace and fire-communicating factors. This applies to both front and rear porches. Regardless of the opposition that will be met, an ordinance should be passed to require the tearing down of frame porches in the special fire district. New York City has done some work

average about 20 per cent lower. The Phoenix charges for exposures on residence property are the same as those in Tucson and Douglas, while those of Phoenix are about 25 per cent higher. In California cities the exposure charges are almost identically the same as those of Phoenix.

The base rate for business property in Phoenix is \$1.00, with certain charges and credits for exposure, occupancy, etc. The Phoenix rate is 11 per cent lower than in Tucson, Douglas or Prescott. In California cities the base rate is the same as in Phoenix, but there is a somewhat greater discount for fire protection. In Pasadena and Redlands the credit for fire protection is practically the same as that in Phoenix.

The Phoenix fire insurance rates are lower than in any other city in California, but lower than in any other city in Arizona. There are several reasons why the rates are higher than in California.

Cost of Doing Business
It costs more to do business in Arizona than in California, owing to the size and proximity of California cities. A special agent on cover in Los Angeles shows a population double the entire population of Arizona, where distances between towns are 50 to 125 miles. Necessarily there must be some difference in the insurance rates to cover this greater cost of doing business.

Volume of Business and Ratio of Losses
The volume of premium income in California is much greater than in Arizona. In 1914 the premium income in California was \$16,000,000, with a loss ratio of 40 per cent. In all of Arizona the premium income was \$860,000, with losses of 60 per cent. California sustained a 20 per cent lower loss ratio, with a volume of business fifteen times as great. Phoenix paid premiums of \$160,000 and sustained losses of \$125,000 or a loss ratio of 155 per cent. The cost of doing business is approximately 42 per cent so that the total net losses in the Phoenix business for 1914 are great. From 1910 to 1914 inclusive, the losses in Phoenix exceeded the premiums. The Arizona Fire Insurance company, which is able to better choose its risks than a foreign company, had a loss ratio from 1910 to 1914 inclusive of 465 per cent and so far in 1915 close to 50 per cent. In all of Arizona the loss during this period was 25 per cent, so that while lower rates have been enjoyed than in the rest of the state, Phoenix has not made so good a showing.

In the western states the rates have been reduced during the past twenty years. The average rate in California for 1915 is 25 per cent less than of Arizona. Excepting the San Francisco conflagration, there is no state which shows so high a loss ratio per \$100 of risk written during the past thirty-five years, as that of Arizona.

It is obvious that some higher rate in Arizona is justified. It is further obvious that no decrease in Phoenix rates is justifiable. We recommend that no attempt be made to secure lower rates this year. However, the conditions in Phoenix have changed so as to make it probable that the loss ratio will be materially reduced henceforth, so that it is probable that reductions can be effected a year or two hence. We therefore recommend that an advisory standing committee be appointed to endeavor to further reduce the fire losses, so that a good record may be secured. The fact that Phoenix has a ratio of risk of greater than an average of the state, and that the ratio of losses per \$100 of risk in Arizona is higher than in any other state, in a country the extent of fire losses is a national disgrace, should be sufficient to arouse the people of Phoenix to energetic efforts to better this condition.

We therefore desire to lay before you, certain facts concerning conditions in Phoenix, and to suggest an aggressive attempt by the chamber of commerce to have the recommendations herein contained fully carried out.

Where the People May Have Hearing
SEPELLING AND POETRY
Several days back you took occasion to give out a couple of scathing remarks and criticisms through your editorial column in reference to some actions I made regarding our Remlik. In extenuation I trust you will allow me space to try and prove that the "crime" was in a way justifiable.

First, in all candor and objectivity, allow me to confess that our spelling of "rhyme" was just as obsolete and out of date as the spelling of "Phoenix" which you flaunt before an educated public every morning without any seeming respect for their finer sensibilities. We frankly admit that "rhyme" should be spelled (or spelt) that way, and hope you will be as candid and admit that the dictionaries of today are right when they presume to spell our beautiful city P-h-o-e-n-i-x.

Second, your contention that Remlik is a poet makes us "laugh." He is a mediocre rimester and has no more a poet's license to use "move" to rhyme words "love" or "some" with "home" than I have to sit in the governor's chair and conduct the affairs of state. Poetry is "that form of literature which embodies beautiful thoughts of action." To connect Remlik's doggerel with "beautiful thought" is ludicrous. It was not fair play to link Remlik's name with that of Dryden, the latter not being here to defend himself. If his grave was examined, you would undoubtedly find he turned over the morning your editorial appeared.

As a rule your editorials are an intellectual feast and I should enjoy them, but your "Defense of a Poet" was sure a "flavor."

NIX VOMICA

Believe Me

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suggest that the fire insurance committee of the Chamber of Commerce investigate the conditions surrounding any fire where reason exists to believe that it is of incendiary origin; that in this work they secure the co-operation of the merchants, and through proper publicity, endeavor to mold public opinion to the end that incendiary fires may never be a serious problem in Phoenix.

Conclusion

The Arizona Corporation Commission are now securing yearly from all insurance companies, reports showing the losses and premiums of all companies doing business in the state. We urge that the Corporation Commission be requested to secure in addition to such report, the premiums and losses segregated by cities; so that in future years information will always be available as to the exact ratio of loss existing in Phoenix. When said report shows that conditions in Phoenix have reached such a point that lower rates are warranted, then the insurance committee of the Chamber of Commerce would be certain to receive favorable action on the part of the rating officers of the insurance companies. Until such time arrives, we suggest that your entire efforts be directed toward reduction in fire losses.

H. L. ALLER,
V. C. COOK,
E. L. McALLEY.

LOCATING THE SILLO

The location of the sillo is a matter of great importance and one which must be taken into consideration at the start. The feeding of silage takes place during the winter and spring, so regularly as to be as handy to get at from the feeding barn as possible. Write the Agricultural Extension Service for free assistance and information.

—G. W. Barnes, Livestock Specialist.

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